

Fill in this information to identify the case:

Debtor Name

Seth & Berry Blum

United States Bankruptcy Court for the

District of

Case number:

25-10005☐ Check if this is an amended filing

## Official Form 425C

## Monthly Operating Report for Small Business Under Chapter 11

12/17

Month:

August

Date report filed:

9/22/25  
MM/DD/YYYY

Line of business:

Real Estate

NAISC code:

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Seth & Berry Blum

Original signature of responsible party

[Signature]

Printed name of responsible party

Seth Blum

## 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  | Yes                                 | No                       | N/A                                 |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   | Yes                      | No                                  | N/A                      |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name

Seth &amp; Berry Blum

Case number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐
**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 3,964.80

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 25,970.58

**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 21,018.45

**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 4,952.13

**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 8,856.93

**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**

(*Exhibit E*)

\$ \_\_\_\_\_

Debtor Name

Seth & Betty Blair

Case number

25-10005**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

**25. Total receivables**

(Exhibit F)

\$ 11,000 Me**5. Employees**

26. What was the number of employees when the case was filed?

N/A

27. What is the number of employees as of the date of this monthly report?

N/A**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 0

30. How much have you paid this month in other professional fees?

\$ 0

31. How much have you paid in total other professional fees since filing the case?

\$ 0**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A Projected	Column B Actual	Column C Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>30,000</u>	- \$ <u>25,970.58</u>	= \$ <u>4,029.42</u>
33. Cash disbursements	\$ <u>22,000</u>	- \$ <u>21,018.48</u>	= \$ <u>981.52</u>
34. Net cash flow	\$ <u>8,000</u>	- \$ <u>4,952.13</u>	= \$ <u>3,047.87</u>
35. Total projected cash receipts for the next month:			\$ <u>30,000</u>
36. Total projected cash disbursements for the next month:			- \$ <u>22,000</u>
37. Total projected net cash flow for the next month:			= \$ <u>8,000</u>

Debtor Name

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25-10005**8. Additional Information**

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☒ 41. Budget, projection, or forecast reports.
- ☒ 42. Project, job costing, or work-in-progress reports.





# Sandy Spring Bank

A Division of Atlantic Union Bank

Last statement: July 16, 2025  
This statement: August 31, 2025  
Total days in statement period: 46

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XX-XXXX48-07  
(0)

Direct inquiries to:  
800-399-5919

SETH L BLUM  
BESSY BLUM  
DEBTOR IN POSSESSION CASE 2510005 NVA  
RENTAL INCOME  
3317 WOODVALLEY DR  
PIKESVILLE MD 21208-1956

Sandy Spring Bank  
A Division Of Atlantic Union Bank  
17801 Georgia Ave | Olney MD 20832

**WHILE SANDY SPRING BANK (SSB) HAS LEGALLY MERGED INTO ATLANTIC UNION BANK (AUB), THE PROCESS OF COMBINING OUR SYSTEMS IS ONGOING. PLEASE BE AWARE THAT AS EACH SSB ATM TRANSITIONS TO AUB'S ATM NETWORK, ITS CUTOFF TIME WILL CHANGE FROM 7:00 PM ET TO 4:00 PM ET. THEN ON 8/11/25, THE ATM CUTOFF TIME WILL CHANGE TO 6:00 PM ET.**

## My Free Banking

Account number XX-XXXX48-07  
Low balance \$154.51  
Average balance \$1,802.72

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
07-16	Beginning balance			\$1,244.46
07-24	Money Talks Trans Dr		-101.11	1,143.35
	REF 2051312L FUNDS TRANSFER TO DEP 1890304806 FROM			
07-29	ACH Withdrawal		-20.23	1,123.12
	CHESAPEAKE UTIL ONLINE PMT 250729			
07-29	ACH Withdrawal		-124.25	998.87
	DE ELECTRIC COOP ONLINE PMT 250729			
07-29	ACH Withdrawal		-211.10	787.77
	DE ELECTRIC COOP ONLINE PMT 250729			
07-29	ACH Withdrawal		-277.87	509.90
	COMCAST ONLINE PMT 250729			
08-04	Money Talks Trans Cr	2,100.00		2,609.90
	REF 2140722L FUNDS TRANSFER FRM DEP 1890304806 FROM			

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SETH L BLUM  
August 31, 2025

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Date	Description	Additions	Subtractions	Balance
08-04	' ACH Withdrawal SHARP ENERGY ONLINE PMT 250804		-103.74	2,506.16
08-06	' ACH Credit DELAWARE BEACH H CORP PAY AUGUST RENTALS	2,572.10		5,078.26
08-07	' Money Talks Trans Dr REF 2191104L FUNDS TRANSFER TO DEP 1890304806 FROM		-1,000.00	4,078.26
08-11	' Wire IN 202508110112570 T CARNEY SUSSEX LA RULE 1.15A ATTORNE SETH and Bessy Blu Seth and Bessy Blum Seller proceeds	275,444.65		279,522.91
08-11	' Money Talks Trans Dr REF 2211017L FUNDS TRANSFER TO DEP 1890304806 FROM		-404.00	279,118.91
08-11	' Money Talks Trans Dr REF 2231535L FUNDS TRANSFER TO DEP 1890304809 FROM		-275,444.65	3,674.26
08-11	' Wire Fee 202508110112570 T CARNEY SUSSEX LA RULE 1.15A ATTORNE SETH and Bessy Blu Seth and Bessy Blum Seller proceeds		-12.00	3,662.26
08-13	' Money Talks Trans Dr REF 2251617L FUNDS TRANSFER TO DEP 1890304806 FROM		-100.00	3,562.26
08-15	' Money Talks Trans Cr REF 2271218L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,800.00		6,362.26
08-18	' ACH Withdrawal Onslow Water & S doxoPAY 250818		-79.74	6,282.52
08-18	' ACH Withdrawal Jones Onslow EMC PAYMENT 250818		-88.60	6,193.92
08-18	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250818		-1,796.62	4,397.30
08-18	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250818		-1,839.14	2,558.16
08-18	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250816		-2,011.22	546.94
08-26	' ACH Withdrawal CHESAPEAKE UTIL ONLINE PMT 250826		-41.67	505.27

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**Sandy Spring Bank**

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 SETH L BLUM  
 August 31, 2025

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Date	Description	Additions	Subtractions	Balance
08-26	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250826		-252.83	252.44
08-28	ACH Withdrawal COMCAST ONLINE PMT 250828		-97.93	154.51
08-31	<b>Ending totals</b>	<b>282,916.75</b>	<b>-284,006.70</b>	<b>\$154.51</b>

**OVERDRAFT/RETURN ITEM FEES**

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

***Thank you for banking with Sandy Spring Bank***

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Last statement: July 16, 2025  
 This statement: August 31, 2025  
 Total days in statement period: 46

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 DEBTOR IN POSSESSION CASE 2510005 NVA  
 3317 WOODVALLEY DR  
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## My Free Banking

Account number XX-XXXX48-06  
 Low balance \$41.28  
 Average balance \$3,236.83

### DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
07-16	Beginning balance			\$5,142.27
07-17	Debit Card Purchase		-45.58	5,096.69
	MERCHANT PURCHASE TERMINAL 55446415 THE CLUB BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 100349994521			
07-17	Debit Card Purchase		-12.70	5,083.99
	MERCHANT PURCHASE TERMINAL 02305375 BARNES & NOBLE #3417 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 100093668494			
07-17	Debit Card Purchase		-100.00	4,983.99
	MERCHANT PURCHASE TERMINAL 57540245 DK*DRAFTKINGSPKGF 617986674 MA XXXXXXXXXXXX3265 SEQ # 742362827021			
07-17	Debit Card Purchase		-10.29	4,973.70
	MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX3265 SEQ # 205484394206			

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Date	Description	Additions	Subtractions	Balance
07-17	' Authorized Transfer ZELLE RANDY AMON SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-354.00	4,619.70
07-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 BLACKWALL BARN AND LOD COLUMBIA MD XXXXXXXXXXXX3265 SEQ # 090301840421		-21.00	4,598.70
07-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITAS #429 QPS OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 070837674040		-8.32	4,590.38
07-22	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 CA-ORDER* COMMUNITY AR RICHARDSO TX XXXXXXXXXXXX3265 SEQ # 500018029102		-208.00	4,382.38
07-23	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VERIZON WRL MY ACCT VE FOLSOM CA XXXXXXXXXXXX3265 SEQ # 666131889212		-134.98	4,247.40
07-24	' Money Talks Trans Cr REF 2051312L FUNDS TRANSFER FRM DEP 1890304807 FROM	101.11		4,348.51
07-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55436875 MDC*ONSLow WATER AND S JACKSONVI NC XXXXXXXXXXXX3265 SEQ # 162063546520		-101.11	4,247.40
07-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* THE CHARMERY - CO COLUMBIA MD XXXXXXXXXXXX3265 SEQ # 500353888394		-9.95	4,237.45
07-25	' Debit Card Purchase POS PURCHASE TERMINAL 61995002 ROYAL FARMS #29 JOPPA MD XXXXXXXXXXXX3265 SEQ # 841867		-66.03	4,171.42
07-25	' Debit Card Purchase POS PURCHASE TERMINAL 01295716 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX3265 SEQ # 50358700		-19.96	4,151.46
07-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BT SCHOOL TUITION BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 500005877949		-1,329.35	2,822.11
07-25	' Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 800721		-7.94	2,814.17

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Date	Description	Additions	Subtractions	Balance
07-25	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	2,314.17
07-28	Debit Card Refund MERCHANT REFUND TERMINAL 55432865 GIANT FOOD INC #159 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 209245910349	7.94		2,322.11
07-28	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 PETRO WOODBURY NY XXXXXXXXXXXX3265 SEQ # 300310028659		-200.00	2,122.11
07-28	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 130300042729		-36.60	2,085.51
07-28	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Sky Zone Timonium Luthervil MD XXXXXXXXXXXX3265 SEQ # 002371559026		-4.24	2,081.27
07-28	Debit Card Purchase POS PURCHASE TERMINAL 0419 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 281739		-5.49	2,075.78
07-30	Debit Card Purchase POS PURCHASE TERMINAL 45763001 DOLLAR TR 9616 REISTER OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 360179		-9.28	2,066.50
07-30	Debit Prch Csh Back POS PCH CSH BACK TERMINAL 0007 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 203540		-249.32	1,817.18
07-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 710025388839		-55.09	1,762.09
07-31	ACH Credit PINNACLE BANK PAYROLL 250731	1,856.11		3,618.20
07-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55548075 ULTA #751 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 144449772124		-23.30	3,594.90
07-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500365 FANS FIRST ENTERTAINME SAVANNAH GA XXXXXXXXXXXX3265 SEQ # 426182225950		-200.00	3,394.90

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Date	Description	Additions	Subtractions	Balance
08-01	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		3,494.90
08-01	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,000.00		5,494.90
08-01	ACH Credit CFG COMMUNITY BA PAYROLL 250801	3,722.02		9,216.92
08-01	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON COLUMBIA AUTO CA COLUMBIA MD XXXXXXXXXXXX3265 SEQ # 013742787413		-20.05	9,196.87
08-01	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	8,696.87
08-01	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	8,596.87
08-01	Authorized Transfer ZELLE PAUL MERKLE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-17.00	8,579.87
08-04	Money Talks Trans Dr REF 2140722L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	6,479.87
08-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@ORIOLESPARK BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 174000065995		-28.32	6,451.55
08-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@ORIOLESPARK BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 174001890367		-72.74	6,378.81
08-04	Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 609482		-77.12	6,301.69
08-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 710025586270		-23.03	6,278.66

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SETH L BLUM  
August 31, 2025

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Date	Description	Additions	Subtractions	Balance
08-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 PMC - PAID PARKING NASHVILLE TN XXXXXXXXXXXX3265 SEQ # 500000343789		-9.60	6,269.06
08-04	Debit Card Purchase POS PURCHASE TERMINAL 12560T23 WALGREENS 1510 REISTER PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 333780		-31.77	6,237.29
08-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 MCDONALD'S F21123 COLLEGE P MD XXXXXXXXXXXX3265 SEQ # 720253820457		-14.61	6,222.68
08-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX3265 SEQ # 201841903810		-42.38	6,180.30
08-04	ACH Withdrawal COMCAST ONLINE PMT 250804		-400.00	5,780.30
08-04	ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250804		-732.29	5,048.01
08-04	ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250801		-4,274.18	773.83
08-04	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-80.00	693.83
08-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75504995 BALTIMORE SPORTS & NOV OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 900011300030		-117.62	576.21
08-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 LEVY2@M&T STADIUM CONC BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 184010401658		-25.42	550.79
08-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 LEVY2@M&T STADIUM CONC BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 184010405519		-21.18	529.61
08-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 LEVY2@M&T STADIUM CONC BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 184003346910		-16.94	512.67
08-07	Money Talks Trans Cr REF 2191104L FUNDS TRANSFER FRM DEP 1890304807 FROM	1,000.00		1,512.67

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# Sandy Spring Bank

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August 31, 2025

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Date	Description	Additions	Subtractions	Balance
08-08	ACH Credit PINNACLE BANK ACH Pinnacle Bank/71AA AF9A864647DDBBB7/Associate Expense R	171.42		1,684.09
08-08	Check 102		-1,000.00	684.09
08-11	Money Talks Trans Cr REF 2211017L FUNDS TRANSFER FRM DEP 1890304807 FROM	404.00		1,088.09
08-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MARRIOTT CONF CTR UNIV COLLEGE P MD XXXXXXXXXXXX3265 SEQ # 203760587155		-141.99	946.10
08-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 THE UPS STORE 6847 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 211003671270		-44.00	902.10
08-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 FEDEX OFFIC18100018143 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 069223639369		-41.65	860.45
08-11	Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 118454		-34.05	826.40
08-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX3265 SEQ # 203942067802		-47.64	778.76
08-11	ACH Withdrawal VENMO PAYMENT 250811		-100.00	678.76
08-11	ACH Withdrawal VENMO PAYMENT 250811		-150.00	528.76
08-11	ACH Withdrawal VENMO PAYMENT 250811		-404.00	124.76
08-12	Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 238018		-78.44	46.32
08-13	Money Talks Trans Cr REF 2251617L FUNDS TRANSFER FRM DEP 1890304807 FROM	100.00		146.32
08-13	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 LINWOODS RESTAURANT OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 002105087322		-40.04	106.28

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08-13	Debit Card Purchase POS PURCHASE TERMINAL 12560T23 WALGREENS 1510 REISTER PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 149562		-51.23	55.05
08-14	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 242002123349		-13.77	41.28
08-15	ACH Credit CFG COMMUNITY BA PAYROLL 250815	3,723.84		3,765.12
08-15	ACH Credit PINNACLE BANK PAYROLL 250815	4,947.81		8,712.93
08-15	Money Talks Trans Dr REF 2271218L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,800.00	5,912.93
08-15	Debit Card Purchase POS PURCHASE TERMINAL 50155001 THE FRESH MARKE TOWSON MD XXXXXXXXXXXX3265 SEQ # 977715		-15.89	5,897.04
08-15	Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 170057		-90.00	5,807.04
08-15	Debit Card Purchase DISP PROV CR REV TERMINAL PROVCRRV APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 020596660445		-19.05	5,787.99
08-15	ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250815		-24.73	5,763.26
08-15	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	5,263.26
08-15	Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-390.00	4,873.26
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*PASTA MISTA - TOWS Towson MD XXXXXXXXXXXX3265 SEQ # 206051137237		-35.35	4,837.91
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 002724031914		-15.80	4,822.11

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08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 UBER *TRIP HELP.UBER.C 800592899 CA XXXXXXXXXXXX3265 SEQ # 001317267028		-32.95	4,789.16
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 UBER *TRIP HELP.UBER.C 800592899 CA XXXXXXXXXXXX3265 SEQ # 001450592034		-24.95	4,764.21
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* ELK ROOM - ATLAS BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 500412309675		-36.45	4,727.76
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708285 BURGER KING #11007 Q07 OWINGS MI MD XXXXXXXXXXXX3265 SEQ # 056661887309		-9.74	4,718.02
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 UBER *TRIP HELP.UBER.C 800592899 CA XXXXXXXXXXXX3265 SEQ # 001385234025		-36.60	4,681.42
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *O'DELL'S Joppatown MD XXXXXXXXXXXX3265 SEQ # 206227559470		-16.96	4,664.46
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX3265 SEQ # 206285845688		-10.29	4,654.17
08-18	Debit Card Purchase POS PURCHASE TERMINAL 61995002 ROYAL FARMS #29 JOPPA MD XXXXXXXXXXXX3265 SEQ # 622364		-50.10	4,604.07
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *KONA ICE OF BEL AI Edgewood MD XXXXXXXXXXXX3265 SEQ # 206502524859		-5.24	4,598.83
08-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55446415 GPRC PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 109420020213		-200.00	4,398.83
08-18	ACH Withdrawal ERIE LIFE INSUR PREM 250815		-37.40	4,361.43
08-18	ACH Withdrawal ERIE LIFE INSUR PREM 250815		-49.30	4,312.13

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Date	Description	Additions	Subtractions	Balance
08-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250815		-63.33	4,248.80
08-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250815		-85.43	4,163.37
08-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250815		-128.78	4,034.59
08-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250815		-171.28	3,863.31
08-18	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250818		-317.45	3,545.86
08-18	' Authorized Transfer ZELLE JOSE PAVON CHENCHO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	3,445.86
08-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON ASHLAND ASHLAND VA XXXXXXXXXXXX3265 SEQ # 014613129402		-62.79	3,383.07
08-19	' Debit Card Purchase POS PURCHASE TERMINAL 31772701 DOLLAR GENERAL #17727 SNEADS FE NC XXXXXXXXXXXX3265 SEQ # 523100411097		-34.44	3,348.63
08-19	' Debit Card Purchase POS PURCHASE TERMINAL 0008 FOOD LION #0401 965 OL SNEADS FE NC XXXXXXXXXXXX3265 SEQ # 643126		-222.62	3,126.01
08-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #02945 ASHLAND VA XXXXXXXXXXXX3265 SEQ # 710017767219		-24.04	3,101.97
08-21	' Debit Card Refund MERCHANT REFUND TERMINAL 05140485 CHICK-FIL-A #02945 ASHLAND VA XXXXXXXXXXXX3265 SEQ # 710017767227	9.36		3,111.33
08-21	' Debit Card Purchase POS PURCHASE TERMINAL 0006 FOOD LION #0401 965 OL SNEADS FE NC XXXXXXXXXXXX3265 SEQ # 865919		-5.09	3,106.24
08-22	' Debit Card Purchase POS PURCHASE TERMINAL 0004 FOOD LION #0401 965 OL SNEADS FE NC XXXXXXXXXXXX3265 SEQ # 656283		-22.35	3,083.89

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08-22	Debit Card Purchase POS PURCHASE TERMINAL 0006 FOOD LION #0401 965 OL SNEADS FE NC XXXXXXXXXXXX3265 SEQ # 693470		-11.76	3,072.13
08-25	Debit Card Purchase POS PURCHASE TERMINAL 0055 FOOD LION #0401 965 OL SNEADS FE NC XXXXXXXXXXXX3265 SEQ # 891081		-44.92	3,027.21
08-25	Debit Card Purchase POS PURCHASE TERMINAL 30254817 CVS/PHARM 02548-2808 SURF CITY NC XXXXXXXXXXXX3265 SEQ # 365515		-7.05	3,020.16
08-25	Debit Card Purchase POS PURCHASE TERMINAL 30254818 CVS/PHARM 02548-2808 SURF CITY NC XXXXXXXXXXXX3265 SEQ # 323487		-5.17	3,014.99
08-25	Debit Card Purchase POS PURCHASE TERMINAL 39484501 BP#1710995C - C SNEADS FE NC XXXXXXXXXXXX3265 SEQ # 241932		-69.78	2,945.21
08-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Store Ashland VA XXXXXXXXXXXX3265 SEQ # 001704659029		-11.79	2,933.42
08-25	Debit Card Purchase POS PURCHASE TERMINAL 01295705 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX3265 SEQ # 73724700		-25.46	2,907.96
08-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BT SCHOOL TUITION BALTIMORE MD XXXXXXXXXXXX3265 SEQ # 500005445955		-1,329.35	1,578.61
08-25	Debit Card Purchase POS PURCHASE TERMINAL 31541077 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 201190		-36.58	1,542.03
08-25	Debit Card Purchase POS PURCHASE TERMINAL 54120502 ROYAL FARMS 173 RANDALLST MD XXXXXXXXXXXX3265 SEQ # 287719		-69.44	1,472.59
08-25	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	972.59
08-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 PETRO WOODBURY NY XXXXXXXXXXXX3265 SEQ # 300274687576		-250.00	722.59

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08-28	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*BM0K49OQ3 SEATTLE WA XXXXXXXXXXXX3265 SEQ # 4IRW4T17FSKW		-13.25	430.73
08-29	ACH Credit PINNACLE BANK PAYROLL 250829	50.52		481.25
08-29	ACH Credit CFG COMMUNITY BA PAYROLL 250829	3,723.84		4,205.09
08-29	ACH Credit PINNACLE BANK PAYROLL 250829	4,949.67		9,154.76
08-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*IG7TB0J63 888-802-3 WA XXXXXXXXXXXX3265 SEQ # 200458517466		-11.65	9,143.11
08-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*BW3W52XS3 Amzn.com/ WA XXXXXXXXXXXX3265 SEQ # 200491510247		-15.89	9,127.22
08-29	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85179245 TAQUERIA & PUPUSERIA M PIKESVILL MD XXXXXXXXXXXX3265 SEQ # 980012009569		-24.80	9,102.42
08-29	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-400.00	8,702.42
08-31	Ending totals	26,867.64	-23,307.49	\$8,702.42

#### CHECKS

Number	Date	Amount	Number	Date	Amount
102	08-08	1,000.00			

#### OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$58.00
Total Returned Item Fees	\$0.00	\$0.00

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